

Invesmart is pleased to introduce Automatic Account Rebalancing

Navigation Improvement

In order to provide more direct navigation, the Main Menu of the Plan Participants Resource Center has been updated.

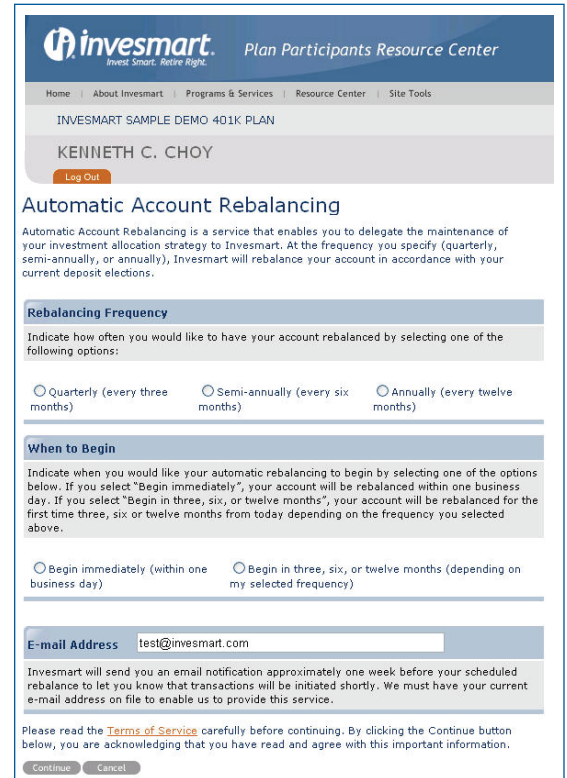
- A new menu option, "Manage My Account," has been added with action items being shifted to this option.
- New functionality that allows participants the option to establish Automatic Account Rebalancing has been added to this menu.

So that participants are reminded of this powerful new automated service, the option to turn on Automatic Rebalancing is strategically offered on other Web pages, such as "Update Deposit Elections" and "Reallocate/Rebalance Your Account."

How This New Service is Designed

This new service provides flexibility and integrated e-mail communications:

- Rebalancing is based on the participant's current deposit elections at the time the actual rebalance transaction is initiated.
- E-mail confirmations are sent when the service is enabled; 7 days before a transaction occurs; and the day the confirmation was initiated.
- Participants can select how often to rebalance and when they wish to start the service.
- The frequency of rebalancing can be changed once it is established.
- The date to be used in rebalancing is established based on the date the service is selected. The participant can elect to start rebalancing immediately or beginning in the future based on the frequency they selected.
- Our Participant Service Center is available to help participants with any questions about the service.
- Excessive trading information and possible redemption fees are disclosed before the transaction request is confirmed.
- If there is a transaction pending at the time rebalancing is scheduled, the rebalance transaction is held and executed after the pending transaction is completed.
- Information about transactions are provided on the Participant Web site.



The screenshot shows the Invesmart Plan Participants Resource Center interface. The header includes the Invesmart logo and navigation links: Home, About Invesmart, Programs & Services, Resource Center, and Site Tools. Below the header, it displays "INVESTSMART SAMPLE DEMO 401K PLAN" and the user name "KENNETH C. CHOY" with a "Log Out" button. The main section is titled "Automatic Account Rebalancing" and includes a description: "Automatic Account Rebalancing is a service that enables you to delegate the maintenance of your investment allocation strategy to Invesmart. At the frequency you specify (quarterly, semi-annually, or annually), Invesmart will rebalance your account in accordance with your current deposit elections." The form has two main sections: "Rebalancing Frequency" and "When to Begin". The "Rebalancing Frequency" section has three radio button options: "Quarterly (every three months)", "Semi-annually (every six months)", and "Annually (every twelve months)". The "When to Begin" section has two radio button options: "Begin immediately (within one business day)" and "Begin in three, six, or twelve months (depending on my selected frequency)". Below these sections is an "E-mail Address" field with the text "test@invesmart.com". A note states: "Invesmart will send you an email notification approximately one week before your scheduled rebalance to let you know that transactions will be initiated shortly. We must have your current e-mail address on file to enable us to provide this service." At the bottom, there is a disclaimer: "Please read the [Terms of Service](#) carefully before continuing. By clicking the Continue button below, you are acknowledging that you have read and agree with this important information." and two buttons: "Continue" and "Cancel".